

## ABSTRACT

A method of recovering overpayment of long-term disability benefits after the receipt of Social Security disability insurance payment, providing post-award services and savings to claimants, and providing financial assistance to disabled claimants. The 5 overpayment recovery service is seamless and provides for automatic recovery of overpayments from the claimant account and increases the percentage collected and reduces collection time over conventional methods. The methods of overpayment recovery post-award services and savings and the financial assistance may be utilized as integrated services.